



Ad-hoc Working Group for Housing systems in transition

3rd meeting

Final Report

15 November 2018

Premises of Habitat for Humanity

Bratislava, Slovakia

Summary

On 15 November 2018, our new Ad-hoc Working Group on Housing systems in transition came together for the third time on the premises of the Habitat for Humanity Office in Bratislava.

The Working Group is supporting Housing Europe Members, Partners but also organizations from other countries who have expressed an interest in addressing urgent housing needs on the ground. The Group brings together organisations mainly from Eastern and Southern Europe that need more support on developing housing policies.

The meeting was opened by Torre Nelson, Area Vice President, Habitat for Humanity Europe, Middle East and Africa. Mr Nelson presented Habitat for Humanity International that seeks to eliminate poverty housing and homelessness from the world and make decent shelter a matter of conscience and action worldwide. He highlighted the importance of working closely together with Housing Europe, especially that Habitat became officially partner of Housing Europe [in June 2017](#).

Other colleagues of Habitat, such as Zita Kakalejikova and Besim Nebiu presented an overview of Habitat for Humanity housing projects in Eastern Europe that included Housing microfinance services, Building and repairing homes with the help of volunteers, Disaster risk reduction and response, Poverty housing related advocacy, Residential energy efficiency as well as Housing of vulnerable groups especially the Roma.

The first panel was dedicated to the financing of residential energy efficiency and learning more about the financial engineering behind some concrete projects. Veronika Rehakova from DG Housing Policy and Urban Development, Ministry of Transport and Construction, Slovakia presented the model of the State Housing Development Fund in Slovakia and the Jessica programme which supports individual owners in multifamily apartments.

Besim Nebiu, Program Development manager/REELIH project manager, Habitat for Humanity presented the financial models of the small-scale retrofitting projects of Habitat. In its projects, Habitat aims to demonstrate the sustainability and bankability of these projects.

The second panel focused on capacity building and skills to access funding for greater-scale projects.

Saskia Luehrs presented IWO's (Initiative Wohnungswirtschaft Osteuropa) training activities in Eastern Europe and Central Asia. Particularly between 2010 and 2018, IWO carried out several targeted trainings in Ukraine, Lithuania, Kazakhstan, Moldova, Georgia, and Latvia, just to name a few. The trainings focused on refurbishment of residential buildings, energy efficiency, supporting reforms in the housing sector and professional housing management.

Following on from this, Edit Lakatos from Housing Europe presented an overview on the EU financial assistance opportunities to build the necessary knowledge on national and local level.

Concerning the main outcomes of the meeting, the participants got informed on the planned activities requested by the Chair, Andres Jaadla. This include communication and dissemination activities about the Working Group (dedicated section on the Housing Europe website, flyers). In addition, the website section will also include a pool of experts who are available to provide specific expertise on different topics. A preliminary list can be found at the end of this Report and participants are welcome to contact us if they have specific suggestions. Finally, the idea of a webinar on financing energy poverty was also presented that might be developed in 2019.

In terms of the next meeting, it will be organised in the first half of 2019 (week of 15-19 April) and the venue is open for discussion. The participants are welcome to offer to host the meeting. In terms of

the topics, based on the needs of participants expressed in 2017, the next meeting is going to tackle different housing systems, social inclusion measures, projects addressing sustainable neighbourhoods, and projects financed by CEB (Council of Europe Development Bank).

Relevant Housing Europe events have been also mentioned that include:

- *29 Nov, Brussels:* [The Energiesprong model and the long-term renovation strategies in the EU](#), Final conference of the Transition Zero project
- *4 Dec, Vienna:* [Housing for All. Affordable Housing in Growing Cities in Europe](#), International conference
- [International Social Housing Festival](#), 4-8 June, Lyon, France which will be organised together with the **European Responsible Housing Awards 2019**. Feel free to apply to organise a seminar or submit a project to the Awards.
- *15-18 July 2019, Bochum:* [European Summer School for young professionals 2019](#)

Detailed Report

9:30-10:00 Welcome note by Acting Chair

Welcome words by the host Torre Nelson, Area Vice President, Habitat for Humanity Europe, Middle East and Africa



Mr Nelson greeted the participants and highlighted the partnership between Housing Europe and Habitat for Humanity. Becoming an official partner of Housing Europe [in June 2017](#), Habitat for Humanity International seeks to eliminate poverty housing and homelessness from the world and make decent shelter a matter of conscience and action worldwide. It was established in 1976 in the United States and currently works in more than 70 countries around the world.

Habitat is committed to a broad support to sustain impact, thus it builds, rehabilitates and repairs simple, decent houses with the help of homeowner families, volunteer labour, and donations of money and materials.

Setting the scene: Overview of Habitat for Humanity housing projects in Eastern Europe- **Zita Kakalejcikova** and **Besim Nebiu**, Habitat for Humanity Europe, Middle East and Africa

Ms Kakalejcikova highlighted the scope of activities of Habitat for low income people:

- Housing microfinance services
- Building and repairing homes with the help of volunteers
- Disaster risk reduction and response
- Poverty housing related advocacy
- Residential energy efficiency
- Housing of vulnerable groups especially the Roma

In terms of specific projects, Ms Kakalejcikova mentioned the below:

- REELIH project in Armenia, Macedonia, and Bosnia and Herzegovina tackles poverty and improves the quality of life of low income homeowners. It also created a regional knowledge sharing platform getwarmhomes.org and three national knowledge sharing platforms topaodom.ba, taqtun.am and domuvanje.org.mk.
- Projects in Poland: ReStore retail outlet, Annual Housing Forum, Bi-annual housing research
- Operations in Macedonia comprise the housing microfinance program, and improving energy efficiency in multi-apartment buildings.

- In Romania, Habitat for Humanity is mobilizing volunteers for new construction and carries out disaster risk reduction & response.
- In Bulgaria, operations include the set-up of a National coalition for improvement of the housing conditions in Bulgaria and supporting the community members in financial literacy, among others.
- In Hungary, Habitat for Humanity carries out housing first projects and conducting the Second Chance Program that helps families living in temporary shelters to move into affordable rentals, and includes social-work care and services.
- In Armenia, a Resource hub “Norogi center” for low cost furniture, construction materials and supplies and training on home improvement has been created.

More information on the projects can be found on the Habitat for Humanity website and in the presentation.

10:00-11:30 Financing of residential energy efficiency

Scope: The case studies gave an overview on the success factors of working together with the EIB and other sources in order to develop energy efficiency support schemes for the most vulnerable.

- Jessica in Slovakia, **Veronika Rehakova**, DG Housing Policy and Urban Development, Ministry of Transport and Construction, Slovakia

In Slovakia the State Housing Development Fund has been developed in 1996 as a response to the State housing policy to the substantial changes in the housing market (decline of public investments in housing after 1989, privatization of public rental and cooperative sector



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The Fund was established to finance the State housing policy priorities (construction of new housing and modernisation of the existing housing stock).

The Fund is a revolving Fund, which is governed by the Ministry of Transport

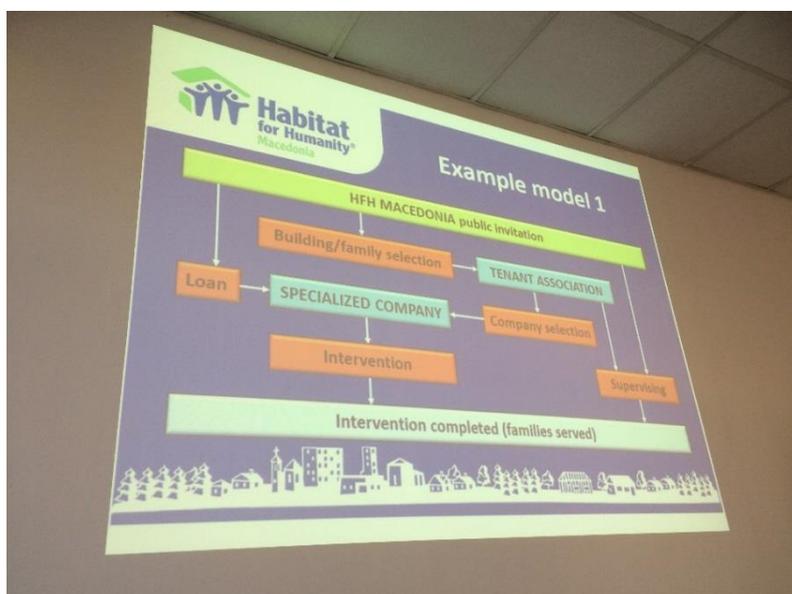
and Construction of the Slovak Republic which providing **favourable long-term loans** (up to **100 %** of acquis. costs; maturity up to **40 years**, **interest rate** differentiated – **0% to 3%**). Its resources include State support but also own resources (housing maintenance fee to channeled to the Fund), and European Structural and Investment Funds since 2013 (As of 2013 is also a financial institution for the implementation of European Structural & Investment Funds).

Jessica is implemented as a separate block of finance within an existing financial institution (SHDF). Final beneficiaries are individual owners in multifamily housing. The loan is available for complete refurbishment of residential buildings in urban areas - combining particular purposes, eligible applicants may reach 0% interest rate (max: 1,5%). The operations should achieve at least 35 % energy savings. Maturity up to 20 years + max. 75 % of acquisition costs.

The three phases invest at about €283 million and the Fund is expected to continue beyond 2020. Until now, the State Housing Development Fund supported the refurbishment of 25 % of the total housing stock in terms of residential buildings.

The full presentation is available below.

- Energy efficiency renovation programmes of Habitat for Humanity in the Eastern-European region and their financial models, **Besim Nebiu**, Program Development manager/REELIH project manager, Habitat for Humanity



Mr Nebiu presented retrofitting related demonstration projects of Habitat. In its projects, Habitat aims to demonstrate the sustainability and bankability of these projects.

One of the projects of Habitat in Macedonia shows how Habitat is carrying out the financial side. There Habitat is managing the revolving

Fund (€1million), whose direct partners are home owners' associations. The product is a collective loan of min 2% and it retrofitted 60 of 12,000 residential buildings.

The other model that Habitat is also demonstrating is the one with a financial intermediary which is using grant through the support of the Municipality.

Mr Nebiu pointed out that one of the major challenge is de-risking which can be addressed through a State/bank guarantee or blending it with loan.

You can also find the general financial model developed by Habitat for Humanity in their policy paper of [How to improve residential energy efficiency in South Eastern Europe and CIS](#).

The presentation is also available below.

- Tour de table on current EIB/CEB applications

Slovakia highlighted that working together with EIB is more expensive than the State Housing Fund support, thus they have not got any project with EIB.

Other participants added that a success factor working with EIB is based on experience of the Bank in working on affordable housing issues. For example, in Poland, the cash/flow is enough for a risk guarantee for the Banks.

11:45-12:45 Technical assistance from the EU and training for housing managers

Scope: Lack of capacity and skills are often obstacles to access funding for greater-scale projects. The EU is providing financial assistance to build the necessary knowledge at both national and local level. As the funding is not enough, we heard about some training opportunities.

- Training of professional housing managers and key for development of professional housing management, **Saskia Luhrs**, IWO

IWO, partner of Housing Europe [since June 2018](#) was funded in 2001 to help develop market-oriented structures in the housing sector and the building industry in Eastern Europe and Central Asia, to foster sustainable urban development in the project regions and to improve living and housing conditions in the project regions. In 2010, IWO also funded the International Federation for real estate management whose goal is to support the real estate management in Belarus and other Eastern countries.

Saskia Luehrs presented IWO's training activities in Eastern Europe and Central Asia where the need is high. Between 2010 and 2018 IWO carried out several trainings in Ukraine, Lithuania, Kazakhstan, Moldova, Georgia, Latvia, just to name a few. The trainings focused on:

- Refurbishment of residential buildings
- Energy efficiency
- Reforms in the housing sector (HOME project supported by EU)
- Professional housing management

Based on the HOME project, IWO also formulated general recommendations to improve housing management and framework conditions for housing associations that can be downloaded from below.

According to the approach of IWO, housing managers are not only guiding home owners through the refurbishment process but they are acting as quasi Climate protection managers.

In terms of financing, the trainings are supported by EU funds, the German Federal Ministry and other resources.

The full presentation is available below.

- EU funding for capacity building, Edit Lakatos, Housing Europe

EU funding opportunities include the European Structural and Investment Funds, Interreg, Urbact, Structural Reform Support Programme, TAIEX and EEA grants. In most of the calls housing associations/providers are required to follow a multi-stakeholder approach and work together with Ministries and local authorities.

In terms of the European Structural and Investment Funds, the ESF supports capacity building. We can see one of the first European examples in the Czech Republic. The Ministry of Labour

and Social Affairs is using €3,7 million ESF support for Methodological & Informational help for social housing. The operations include the help of setting up and developing the system of Social housing and to provide adequate methodical support to 14 municipalities and 2 of Prague's city districts. Among others, a Liaison centre has been also established. Municipalities to carry out the pilot testing of social housing models.

In terms of Interreg, the call is open for regions to learn and exchange best practices. Housing providers can join the efforts. Urbact is available to foster sustainable integrated urban development in cities across Europe. Cities should identify good practices to improve urban policies. The call on the creation of Action-Planning Networks is open until Jan 2019.

Erasmus + Knowledge alliances call is also open to develop new, innovative and multi-disciplinary approaches of learning. The application should involve a min of 6 organizations from at least 3 EU countries.

TaiEX and the Structural Support Programme are open for Ministries. The Programme covers housing, financial and social services reform, and supports the development of comprehensive strategies for their provision. The Programme already supported a study in Poland on energy poverty, but not housing in general. Therefore, please feel free to approach your relevant Ministry.

The EEA Grants support projects focussed on innovative processes and development of new methodologies, or in instances of projects involving capacity building. It rather focusses on neighbourhood countries.

More information on the calls and deadlines can be found in the presentation below.

Questions & Answers

Participants raised the issue of certification. In relation to nZEB (nearly-Zero Energy Buildings) standards, there exists a Horizon2020 project in which Housing Europe was a partner, that has developed training courses, materials and qualifications schemes and can be downloaded [from the project website](#).

12:45-13:00 Discussion on future needs

Concerning the main outcomes of the meeting, the participants got informed on the planned activities requested by the Chair, Andres Jaadla. This include communication and dissemination activities about the Working Group (dedicated section on the Housing Europe website, flyers). In addition, the website section will also include a pool of experts who are available to provide specific expertise on different topics. A preliminary list can be found at the end of this Report and participants are welcome to contact us if they have specific suggestions. Finally, the idea of a webinar on financing energy poverty was also presented and this might be developed in 2019.

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Finally, relevant Housing Europe events have been also mentioned that include:

- 4 Dec, Vienna: [Housing for All. Affordable Housing in Growing Cities in Europe](#), International conference
- 17 Jan 2019, Strasbourg: [Affordable housing: a challenge for our metropolises and for Europe](#)
- 4-8 June, Lyon: [International Social Housing Festival](#), which will be organised together with the **European Responsible Housing Awards 2019**. Feel free to apply to organise a seminar or submit a project to the Awards.
- 15-18 July 2019, Bochum: [European Summer School for young professionals 2019](#)

14:00-15:30 Study visit to a recent renovation project in Bratislava

The project is situated in the old town on Vazovova Street and received finance by the State Housing Development Fund. It was carried out as comprehensive refurbishment of the residential building, i.a. thermal insulation of the building, windows replacement, elevator replacement, modernization of infrastructure in common spaces of the building, etc.

Description of the project

Bratislava – Vazovova 16, 20



Before

After

The objectives of this project were to carry out a refurbishment and further maintenance of the residential building with 44 dwellings owned by the inhabitants and also non-residential premises which include kindergarten. The project had to lead to a lower energy consumption and improvement of the living comfort of the dwellings. Duration of project: December 2015 (contract signed with the State Housing Development Fund) – October 2017 (building approval).

The following energy efficiency measures were performed:

- ✓ Residential buildings insulation (mineral wool and non-absorbent XPS polystyrene thermal insulation of building envelope, elevator machine room wall insulation);
- ✓ Removal of systemic defects in balconies and loggias, including insulation, replacement of flooring, metal flashing;
- ✓ Replacement of common distribution systems (cold and hot water distribution system including circulation, common sewage system, electrical wiring, gas distribution system);
- ✓ Other modernisation (painting and coating of inner staircase walls, handrails and railings, replacement of elevator machine room windows and doors);
- ✓ Elevator replacement.



Financial aspects of the project

- The total cost of the refurbishment project: € 386 286,48
- Covered in the following manner:
- €256 450,00 loan from the State Housing Development Fund (0% interest rate for 20 years)
- €70 000, 00 loan from PSS, a.s. (building savings bank; 2,9% interest rate for 20 years)
- €25 833,80 building savings
- €34 003,68 own resources

Background of the Ad-hoc Working Group

The need to deliver social and adequate housing is increasingly visible in many European cities and countries, especially in transition economies. This is not only a question of finance and investment. In many places there is a lack of institutions and organizations that can efficiently direct productive means towards responsible housing investments. This requires the help of professionals and experts from a variety of fields. Housing Europe, the international reference point for housing policy expertise is the best placed player to answer the above needs.

Aim

This Ad-hoc Working Group, coordinated by Housing Europe will help to respond to requests for information from countries with housing systems in transition. It will bring together current or former experts from within Housing Europe members and experts recommended by members from e.g. academia or other entities specialising in housing.

List of participants

Ara Nazinyan

Executive Director

ASBA Foundation, Armenia

ASBA - National Social Housing Association is an Armenian non-profit foundation promoting sustainable housing for low and middle income families in Armenia. It has been established in Armenia as Armenian-Dutch Partnership in the field of social affordable housing. It develops, owns and manages affordable social housing stock.

Saskia Lührs

Head of Communications

IWO, Germany

The initiative Wohnungswirtschaft Osteuropa (IWO) eV brings together private and public partners from Germany and many other countries. Its common goal is to support a market-based, sustainable, ecologically and socially acceptable development of housing and building in Eastern Europe (beyond the EU), the Caucasus and Central Asia.

Gabriel Amitsis

Vice-Chair of the Working Group on housing systems in transition, Professor of Social Security Law

Department of Business Administration, Athens University of Applied Sciences

The Athens University of Applied Sciences (known also as the Technological Educational Institute of Athens) is the third largest University in Greece, the first academic partner of HOUSING EUROPE since 2016. It has compiled the first ever in Greece “National Strategy to prevent and combat homelessness” (2014-2016) and develops education and research agendas on social housing, welfare and active inclusion.

Dusan Cechvala

Advisor to the President, European Union Affairs

Union of Czech and Moravian Housing Cooperatives- SCMBD

The Union of Czech and Moravian Co-operative Housing (SCMBD) is carrying out its activities throughout the Czech Republic. Its member organizations are 635 housing cooperatives, representing about 20% of the total housing property of the country. SCMBD represents its member cooperatives in negotiations with the government, parliament, in various governmental and non-governmental organizations. It is a member of international cooperative organizations and maintains contacts with similar international institutions.

Maria Mohylova

Housing Policy Advisor

Department of Housing Policy, Ministry of Regional Development, Czech Republic

The Ministry was established in 1996 and has been a central government authority in the matters of: Regional policy, Housing policy, Development of dwelling and housing stock, Letting of flats and non-residential premises, Spatial planning, Building rules, Expropriation, Investment policy, Tourism.

Andreas Frangos

Chairman of the Board

Cyprus Land Development Corporation, Cyprus

The public organization was established by specific law, with the main purpose of providing social housing in Cyprus. Since 1980, it reached a turning point in its service, in which it must update our strategic vision and policies, in order to offer the people in need, the most effective solutions, in accordance with the modern European trends, applied on the Cyprus realities.

Torre Nelson

Area Vice President

Besim Nebiu

Programme Development Manager/ REELIH project manager

Marina Yoveva

Associate Director Program effectiveness in Housing & human settlements

Danica Dubrava Viznerova

Grant Portfolio Manager

Zita Kakalejčikova

Advocacy Officer

Habitat for Humanity International, Slovakia

Zuzana Matusova

Partnerships Specialist

Habitat for Humanity International is a non-profit, Christian organization that seeks to eliminate poverty housing and homelessness from the world and make decent shelter a matter of conscience and action worldwide. It was established in 1976 in the United States and currently works in more than 70 countries around the world. Habitat for Humanity joined Housing Europe as Partner in June 2017.

József Hegedüs

Managing Director

Metropolitan Research Institute (MRI), Hungary

Eszter Somogyi

Sociologist

MRI is an internationally and nationally recognized scientific think-tank, founded in 1989 and based in Budapest. Its work is dedicated to housing, social problems and urban development.

Veronika Reháková

Head of Department

Katarína Matejová

Project officer

Ministry of Transport and Construction, Slovak Republic

The Ministry is responsible for setting and implementing state housing policy, supporting the housing development and creating financial instruments in the area of housing development. In the area of social housing, the Ministry is providing subsidies to Municipalities on purchase of rental dwellings to be used as public social housing stock.

Martin Majzún

Main State Advisor on housing policy

Wolfgang Amann

Associate Prof., Managing Director, Institute for Real Estate Construction and Housing Ltd (IIBW), Vienna, Austria

Since its formation in 2000, IIBW has been working with a network of international experts in order to provide specialized research in this field. It unites this extensive academic research with the world of politics and industry.

Barbara Audycka

Director

Housing Institute, Poland

Housing Institute is a newly-created Polish think-tank that brings together social scientists, lawyers, economists and architects working to improve housing policy. It gathers good practices in this field and builds a European housing knowledge base.

Posfai Zsuzsanna and Csaba Jelinek

Representative of Rákóczi Collective, Hungary

Rákóczi Collective (RK) is a group working on establishing a rental-based, collectively owned model for housing cooperatives in Hungary. RK is a member of MOBA Housing, which is a network seeking to promote cooperative housing models (pilot projects and policy change) in Central and South Eastern Europe. MOBA (which means mutual aid) includes pioneering housing cooperative initiatives from the Czech Republic, Hungary, Slovakia, Slovenia, Serbia and Croatia. In the network these initiatives actively support each other, and also build institutions for housing cooperatives on a transnational scale.

Péter Máthé

Director

Căși Sociale ACUM!/Social Housing Now!, Cluj, Romania

Căși sociale ACUM!/ Social Housing NOW is a political activist movement promoting a development model for the city of Cluj, which targets the extension of public housing stock, including social housing; allocates an adequate budget for related public interventions; ensures the access to social housing for low income people who live under deprived housing conditions; supports from the public budget alternative housing models, such as different forms of collectives living or cooperative housing. They follow this aim through militant research, different forms of advocacy (consciousness raising, administrative-legal actions and litigation), street actions, public debates and the magazine for housing justice The Brick (Cărămida).

Mikulas Kresanek

President

Socialni inovatori cooperative

Supporting member of CEE collaborative housing initiative MOBA Network from Slovakia focusing on supporting, developing and financing of social impact projects including impact housing. The organisation is a local partner of social bank TISE, Poland, daughter company of Credit Cooperative,

France.

Alice Pittini

Research Coordinator

Housing Europe

Edit Lakatos

Policy Officer

Housing Europe is the European Federation of Public, Cooperative and Social Housing. Established in 1988, it is a network of 45 national and regional federations which together gather about 43.000 public, social and cooperative housing providers in 24 countries. Altogether they manage over 26 million homes, about 11% of existing dwellings in the EU.

Social, public and co-operative housing providers have a vision of a Europe which provides access to decent and affordable housing for all in communities which are socially, economically and environmentally sustainable and where everyone is enabled to reach their full potential.

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Edit Lakatos	edit.lakatos@housingeurope.eu

Pool of suggested independent experts

Mary Taylor

Former CEO

Scottish Federation of Housing Associations, Scotland

The Scottish Federation of Housing Associations (SFHA) aim is to support the work of housing associations and co-operatives through positive influence on Government policy and promotion of the work of its members. Mary was CEO of SFHA seven years and previously worked at the University of Stirling teaching and researching on issues related to housing. She is a Fellow of the Chartered Institute of Housing and an Honorary Fellow of RICS. Finally, she is also a Trustee of the Stirling City Heritage Trust which is responsible for piloting a Traditional Buildings Heathcheck Scheme for Historic Scotland.

Paul Doe

Former CEO, Shepherds Bush Housing Group, UK

Paul Doe has been chief executive of SBHG for 19 years and he has been awarded an MBE for services to housing and voluntary services to tackling homelessness. Paul Doe was also a board member of St Mungo's for 10 years and its chair for 5 years. St Mungo's helps 25,000 people a year across London and the south east. Paul chairs the National Housing Federation Wellbeing and Social Enterprise Group. He is a board member of PlaceShapers, a network of more than 100 community based housing associations. Paul is providing expertise in setting up local projects. Please find here concrete examples of what has and has not worked in London for inspiration: <http://benefittosociety.co.uk/>

Julie Lawson

Honorary Associate Professor

RMIT University, Leiden, South Holland Province, Netherlands

Her career as an urban researcher and international housing policy analyst has been guided by a strong commitment to international and interdisciplinary research, knowledge exchange and policy reform. Since her doctorate, she has worked as an associate professor, researcher, lecturer and policy advisor with many well respected international organisations and institutes in the field of urban planning on a wide range of international housing and urban policy issues (UN Habitat, UN Economic Commission for Europe (UNECE), AHURI/RMIT, Economics and Planning/ University of Sydney, City Futures/UNSW, Institute of Housing Studies/Erasmus University Rotterdam, OTB/TU Delft, and Amsterdam Centre for the Metropolitan Environment/University of Amsterdam). She has focused on a range of topics including transformations in urban development and systems of housing provision; federal-state

formations and the long term financing of urban policy and programs; comparative security of occupancy in the rental market and the use of guarantees and intermediaries to facilitate long term investment in social infrastructure. She is currently an Honorary Associate Professor at RMIT and Associate Editor of the journal *Housing Theory and Society*.

Anita Blessing

Marie Curie Research Fellow, Academic Coordinator

University of Birmingham and European Federation for Living

After working at the South Australian Housing Trust and for the Australian Government as a Senior Policy Officer, she continued her career at the University of Amsterdam focusing on finance. Her most recent research called '*Reinvest: Financing affordable housing under localism (2015-2018)*' uses comparative research across US and European settings to address the urban governance challenge of motivating investment in affordable rental housing by large financial institutions, such as banks and pension funds.